

# ANNUAL REPORT

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Redditch Renewal Churches Trust Charity number: 1211663

Operating Name: St Stephen's Church Redditch

Reporting period: For the year ended 31 December 2025

# TRUSTEES' ANNUAL REPORT



This document constitutes the Trustees' Annual Report of Redditch Renewal Churches Trust, a Charitable Incorporated Organisation (CIO) registered with the Charity Commission for England and Wales.

The report has been prepared by the Trustees in accordance with the Charities Act 2011, the Charity Commission's Statement of Recommended Practice (SORP), and the governing document of the charity.

The purpose of this report is to provide transparency and accountability regarding the charity's activities, governance, finances, and public benefit during the reporting period.

Through the life and ministry of St Stephen's Redditch, the charity seeks to serve the town of Redditch by sharing the good news of Jesus Christ, supporting the local community, and enabling initiatives that respond to the needs of those living in the town.

## Trustees who served during the year

Rev. Dr Fraser Oates Trustee From 13 January 2025  
Andrew Blount Trustee From 1 January 2025  
Elaine Whitfield Trustee From 13 January 2025 to 3 March 2025  
Gideon Prasad Trustee From 13 January 2025  
Irene Yates Trustee From 13 January 2025  
Karl Smith Trustee From 12 July 2025  
Nick Morgan Trustee From 13 January 2025 to 10 April 2025  
Rhianon Walpole Trustee From 13 January 2025  
Ronald Skelton Trustee From 13 October 2025

In line with our constitution all trustees were appointed without election, as the charity was in its first year of operation. At the first Annual Meeting all trustees will retire.

Trustees are responsible for the overall governance and strategic direction of the charity and meet regularly to oversee its work and ensure that the charity is operating in accordance with its charitable objectives.



# A YEAR OF RENEWAL AND TRANSITION

The vision for renewal at St Stephen's is a significant change for a community and a building that has been part of the fabric of Redditch for nearly two centuries. Culture change and the implementation of new ideas is far from a straightforward task. This is certainly true in the church, where it is fundamentally about people and community, rather than edicts and processes. Thankfully, we had a prayerful and well-paced lead-in to the launch of the renewal project where our hopes and expectations for renewal and revival were ignited and introduced incrementally.

There was also a requirement for new governance structures to complement the impending change. Being so deeply rooted in its traditions and practices, it seemed appropriate and necessary to create a sense of autonomy for St Stephen's within the parish of Redditch Holy Trinity. The process by which this has been made possible is through the establishment of two parallel instruments of governance - a Bishop's Mission Order (BMO) and a new Charitable Incorporated Organisation (CIO). BMOs permit creative expressions of church that don't fall naturally into the parochial system of the Church of England.

The CIO (Redditch Renewal Churches Trust) is the corporate charitable body which allows us to function independently from the Redditch Holy Trinity Parish. The long-term ambition is for St Stephen's to be recognised as an independent parish alongside a larger reorganisation of the parishes across Redditch. For now, the transition from a PCC to a CIO was designed to offer us clearer, independent governance. The transition has presented some ongoing complexities, as various aspects of our mission and ministry still require permission from the PCC, such as matters to do with the building and the transfer of St Stephen's assets to the new CIO. However, this transition has gone a long way to helping us move forward.

It is hard to convey how fast-paced and fruitful these first 18 months of the renewal project have been and we praise God for his favour and faithfulness to us. Most notable has been the strengthening of our vision and the maturation of a culture that is passionate about fostering renewal and revival in this generation.

# OUR VISION

The Redditch Renewal Churches Trust (CIO) is working towards the advancement of the Christian faith, promoting the whole mission of the church in Redditch and in the diocese of Worcester, through the renewal of St Stephen's, planting of churches, and transformation of society.

This is reflected in our vision, which is an articulation of the ecclesial minimum according to the counsel of Scripture:

*"We seek to be a community of missionary disciples empowered by the Holy Spirit to worship God passionately, follow Jesus faithfully, love one another radically, and share hope courageously in Redditch and to the ends of the earth."*

Likewise, this is reflected in our underpinning values:

## Anglican

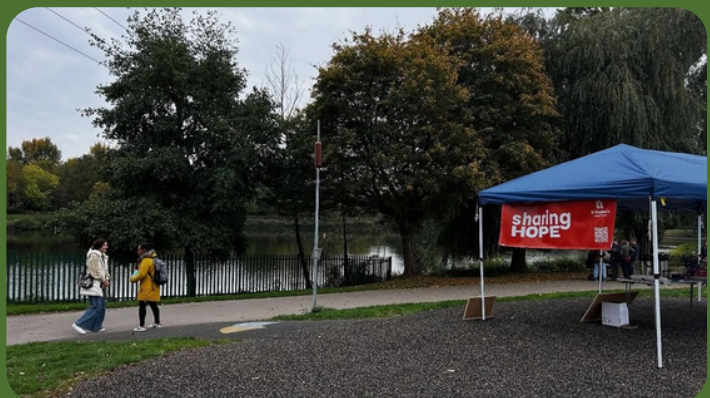
We are committed to the historic, apostolic faith we have inherited as part of the Diocese of Worcester and the global Anglican communion.

## Charismatic

We believe the work and gifts of the Holy Spirit are at the forefront of the church's life and mission in every season.

## Evangelical

We place particular emphasis upon the authority of the Bible, the saving work of Jesus' crucifixion and resurrection, personal conversion and lifelong sanctification, and the active momentum of the gospel beyond the church community.



# OUR CHARITABLE OBJECTS



The charity exists to advance the Christian faith for the benefit of the public. In particular, the objects of Redditch Renewal Churches Trust are to advance the mission of the Church by supporting worship, community engagement and mission in Redditch and across the Diocese of Worcester.

In summary, the charity pursues these objects by:

- resourcing St Stephen's Church as a place of public worship and mission, serving and reaching the community of Redditch and those connected to it,
- providing community facilities, activities and opportunities that support education, wellbeing and social connection,
- working to improve the conditions of life within the community, including addressing poverty and social isolation, and
- contributing to the wider mission of the Church by supporting church renewal, training and church planting initiatives across the Diocese.

These objects reflect the Church of England's understanding of the "whole mission of the Church", which includes pastoral care, evangelism, social action and partnership with others for the good of society.



# PUBLIC BENEFIT

In planning and carrying out its activities, the Trustees have had due regard to the Charity Commission's guidance on public benefit, including the guidance relating specifically to charities that advance religion.

The Trustees believe that the work of the charity provides public benefit in a number of ways, including:

- advancing the Christian faith through public worship, teaching and discipleship,
- providing pastoral care and spiritual support to individuals and families,
- offering accessible community space and activities that strengthen social connection,
- supporting initiatives that address poverty, social isolation and wellbeing, and contributing to the cultural and civic life of Redditch through events, partnerships and the stewardship of a historic town-centre church building.



All of the charity's activities are intended to be open and accessible to the public, and the Trustees seek to ensure that the resources entrusted to the charity are used in ways that benefit both the worshipping community and the wider town.

Through these activities, the Trustees believe the charity is fulfilling its purpose of advancing the Christian faith while serving the common good.

The Renewal Leader and Trustees of the CIO have due regard to Charity Commission guidance on public benefit. The Staff Team exists to support the work of the charity as practitioners and pioneers of St Stephen's vision.

# ACTIVITIES, ACHIEVEMENTS & IMPACT

The work of Redditch Renewal Churches Trust is centred on the advancement of the Christian faith and the transformation of communities through worship, discipleship, and practical care.

Over the past year, St Stephen's has continued to grow as a worshipping community while also deepening its engagement across Redditch. This growth is reflected not only in increased attendance, but in a developing culture of participation, service, and spiritual openness.

Across a wide range of contexts—including church services, schools, recovery programmes, and community partnerships—we have seen individuals engaging with faith, forming supportive relationships, and experiencing both practical and spiritual support.



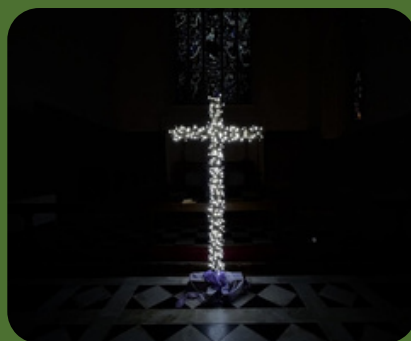
# WORSHIP, PRAYER & COMMUNITY LIFE

Corporate worship remains at the heart of our life and mission. Average weekly attendance has been approximately 74–78 people, with seasonal peaks of 120–140 at key moments such as Advent, Christmas, and Easter. A significant proportion of those attending are new or returning to church, with many exploring the Christian faith for the first time or reconnecting after time away.

The style of worship reflects our charismatic evangelical tradition, with a strong emphasis on accessible teaching, prayer, and participation. Over the course of the year, there has been a noticeable shift from a more observational model towards a more participatory culture, with increasing numbers contributing to prayer, ministry, and leadership.

Prayer has continued to be a central part of the life of St Stephen's throughout the year, with a growing culture of seeking God together for the church, our town and the wider world. The congregation engaged with national initiatives such as the National Day of Prayer and Thy Kingdom Come, alongside dedicated seasons including 24 Hours of Prayer.

We also gathered intentionally to pray for key ministries and local needs, including Lightbox, the work of Naked Truth and wider prayers for change and renewal. In addition, St Stephen's has been pleased to host the monthly Prayer for Redditch gatherings, bringing Christians together from across the town to seek God for our community. These opportunities have helped strengthen prayer as both the foundation of our ministry and a shared expression of faith.



# WORSHIP, PRAYER & COMMUNITY LIFE

Hospitality and welcome continue to play a key role in supporting this growth. Intentional efforts to create a relaxed and accessible environment have enabled individuals and families to feel comfortable engaging with church life, often for the first time.

Children and young people are an increasingly integral part of the worshipping community. An average of 14–15 children attend Sunday services each week, with peak attendance reaching 36 during the year. Their presence has shaped the development of more intergenerational patterns of worship.

We have also been grateful for the support of organists from other churches, particularly in supporting key services and funerals. This has enabled us to maintain a breadth of musical tradition while continuing to develop our own internal capacity.

The musical life of St Stephen's also continues to be enriched by the regular ringing of the church bells. Bells have been rung on Sundays throughout the year, as well as for major festivals including Christmas and Easter. The bells were also opened to visitors as part of Heritage Open Day, providing an opportunity for the wider community to engage with this aspect of the church's history and life.

We are particularly grateful to Jenny and Sara for their faithful and ongoing service in maintaining and ringing the bells. Their contribution ensures that this important tradition continues to be both sustained and shared with the wider community.



# MUSIC, WORSHIP & CREATIVE MINISTRY

Music continues to play a central role in the worshipping life of St Stephen's, supporting both the spiritual formation of the congregation and the accessibility of our services.

Over the past year, we have seen significant development in this area through the appointment of a Worship Director and the growth of a developing worship team. This team now includes vocalists, keyboard players, and emerging percussion, enabling a more consistent and confident approach to leading worship.

Alongside this, we have been encouraged by the development of individual musicians within the church. One member of the worship team has begun to grow in confidence in playing the organ, contributing to services and expanding the range of musical expression within our worship.

Another encouraging development within our worship ministry has been the establishment of the St Stephen's Choir. What began as a musical initiative has quickly become a valued part of our shared life, offering not only support to worship but also a place of fellowship, friendship and belonging. As St Stephen's continues to grow, creating spaces where people can build meaningful relationships is increasingly important, and the choir has become one such space where community is being strengthened.

Together, these developments reflect a growing culture of participation, creativity, and excellence in worship, enabling us to honour both the heritage and the future of St Stephen's as a place of praise, encounter, and community.



# DISCIPLESHIP & FORMATION

## Our Shared Life

We are committed to an intentional pattern of life and believe that for renewal and revival to become a reality we need a trellis for our shared life together.

Our Shared Life was written in the summer of 2025 to articulate the DNA of St Stephen's, so that it might become both a gathering point for belonging and a pathway for discipleship. It continues to shape our culture and priorities, and we aim to review it every 18-24 months.



# DISCIPLESHIP & FORMATION

## **Alpha, Youth Alpha and Discipleship Pathways**

In 2025, 12 adults attended Alpha and 12 young people attended Youth Alpha.

Alongside this, the Trust has continued to develop a more intentional discipleship pathway. During the summer term, a church-wide study of the Gospel of Luke was delivered, with themes embedded across Sunday teaching and children's ministry. This has helped create a shared framework for understanding Scripture and encouraged conversations about faith beyond Sunday services.

A significant step in the life of St Stephen's this year has been the launch of Foundations, our new discipleship course designed to help people explore and deepen the Christian faith. Through teaching, discussion and space for honest questions, the course has created an accessible environment for those new to faith as well as those seeking to grow further as disciples of Jesus. Meeting weekly in a warm and welcoming setting, Foundations has encouraged learning, conversation and spiritual growth, helping participants build confidence in the core truths of the gospel and their place within the life of the church.

Another encouraging expression of discipleship during the year was Versed, our church Bible study resource designed to help people engage more deeply with Scripture together and individually. In 2025 the church journeyed through Luke's Gospel, exploring the life, teaching and mission of Jesus, and reflecting on what it means to follow Him today. Through weekly teaching, discussion and guided reflection, Versed helped many grow in confidence with the Bible, deepen their faith, and apply God's word in everyday life. It became an important part of nurturing a church that is rooted in Scripture and people growing in maturity as disciples of Jesus.

Work is ongoing to ensure clearer entry points for those exploring faith, supporting individuals to move from initial engagement through to deeper belonging and participation.

# BAPTISMS & CONFIRMATIONS

We have celebrated 12 adult baptisms, reaffirmations, and 3 confirmations in the year 2025. The majority of those taking these steps have come through our developing discipleship culture and pathway, engaging through Sunday services, Alpha, and midweek groups.

We have also baptised 12 infants, many from families on the fringes of church life. As part of a culture shift, infant baptisms now take place during Sunday services, enabling families to encounter the wider worshipping community. Preparation for baptism has also become more intentional, placing appropriate responsibility on candidates, parents, and godparents.

Baptisms, reaffirmations, and confirmations remain a key indicator of engagement with the life of faith. We now create three intentional opportunities each year for people to consider baptism, and we continue to pray for ongoing growth in this area.



# CHILDREN, FAMILIES & YOUTH

Supporting children, young people, and families continues to be a central expression of our mission and public benefit.

## All-Age Worship and Formation

A key development this year has been the introduction of all-age teaching and interactive prayer within Sunday services. This has encouraged greater participation across the congregation and helped establish a culture where children are recognised as active members of the church community.

Children remain part of the main worshipping body while also receiving age-appropriate teaching where possible. Teaching is intentionally aligned with Sunday Scripture passages, enabling families to continue conversations about faith at home.

To support this further, family discipleship resources have been distributed during Lent, the summer holidays, and Advent.

## Mainly Music

Mainly Music was launched in Spring 2025 as a weekly group for babies, toddlers, and their carers. The sessions combine music, movement, storytelling, and prayer, alongside time for conversation and refreshments.

The group currently welcomes around six families each week, including both church families and those with no prior connection to church. Beyond attendance, the group has created space for meaningful pastoral conversations, with parents sharing both the joys and challenges of early parenthood.

Mainly Music is becoming an important relational bridge into the life of the church, particularly for families who may not otherwise engage with traditional forms of worship.



# CHILDREN, FAMILIES & YOUTH

A significant development this year has been the establishment and growth of the Lightbox Youth Drop-In, delivered in partnership with local organisations.

This initiative directly responds to a recognised gap in provision for young people locally, particularly after school hours. Many of those attending would not otherwise engage with structured provision, and Lightbox offers a low-barrier, relational environment where young people can simply “be”, while also experiencing care, consistency, and encouragement.

Over time, trusted relationships have begun to form, creating opportunities for deeper conversations around wellbeing, identity, and faith. The presence of Christian volunteers provides a visible and gentle witness, with faith often explored through conversation rather than programme.

Lightbox has also strengthened partnerships with other organisations, increasing collaboration across the town and contributing to a more joined-up approach to supporting young people.

Alongside Lightbox, young people are increasingly engaging in the life of the church through Sunday participation, Alpha, and emerging youth discipleship rhythms. Youth Alpha has provided a key pathway for young people to explore faith in a safe and open environment, with growing numbers engaging year on year. This has created opportunities for young people to ask questions, develop friendships, and take early steps in their faith journey.

There is a growing desire to develop more consistent youth discipleship beyond Alpha, building on relationships formed through Lightbox and Sunday engagement. This is an area of ongoing development, with a focus on creating sustainable rhythms that support both belonging and spiritual growth.



# CHILDREN, FAMILIES & YOUTH

## Messy Church

Continues to run monthly and remains one of the most accessible entry points into church life for families. It creates a relaxed, creative, and welcoming environment where children and adults can explore the Christian faith together through crafts, storytelling, prayer, and shared meals.

While attendance has remained relatively stable, the depth of engagement has grown. Families are increasingly returning regularly, building relationships with one another and with the church community. The volunteer team supporting Messy Church has also expanded, strengthening its sustainability and creating opportunities for wider involvement in ministry.

Seasonal events, including Easter and summer activities, have further extended this engagement, helping to build a sense of belonging and community cohesion among families who may otherwise feel disconnected.

Messy Church continues to play a vital role as a “first step” into church, particularly for those who may feel unsure about attending a Sunday service.

## Young People and Community Impact

Across these ministries, there has been a notable increase in engagement with children and young people, both within church life and across the wider community.

- Around 24 children and young people are now regularly engaged in core church life
- Up to 35 engage in internal programmes each quarter
- Up to 750 engage through schools, events, and outreach activity.

This represents a significant expansion in reach, but more importantly reflects growing trust, relationship, and openness among younger generations. These ministries are not only providing activities, but creating environments where young people are known, supported, and given space to explore faith at their own pace.



# SCHOOLS & COMMUNITY SUPPORT



## Schools Engagement

We have maintained strong relationships with local schools including St George's, St Stephen's, Holyoakes Field, and Shires MAT. This has included assemblies, seasonal services, and wider engagement.

At St George's CofE First School with Fraser Oates serving as foundation governor, and Fraser and Josh leading collective worship. These sessions have become a valued part of school life, helping pupils engage with the Bible as a connected narrative. A member of the congregation is also a foundation governor of St Stephen's CofE First School and Rev Paul Lawlor is also a Diocesan governor.

There are encouraging signs of impact, including increased confidence among pupils in retelling Bible stories, and growing personal engagement from staff beyond curriculum delivery.

We have also hosted the Shires MAT Christmas Concert for the past two years, with a third year confirmed. As the largest venue in the town, St Stephen's offers a significant opportunity to serve the wider community through hospitality and space.

## Supporting Families in Need

The Bromsgrove and Redditch Baby Bank, hosted weekly at St Stephen's, provides essential items for families experiencing financial hardship.

This initiative enables the Trust to meet practical needs while also building relationships with individuals who may otherwise feel isolated or unsupported.



# WIDER MISSION & CIVIC PRESENCE

Over the past year, a small but significant community of young adults has formed, meeting fortnightly and consisting of around 10 individuals from different churches and at different stages of faith.

After identifying a shared desire for deeper engagement with Scripture, the group has journeyed through Luke and is now working through Genesis chapter by chapter. Strong friendships have formed, and the group is becoming a place of both discipleship and belonging.

This group responds to a previously unmet need within the local church landscape and offers a foundation for future growth among young adults.

St Stephen's plays a central role in the life of Redditch, both visually and historically.

In a context where Christianity is less centred in public life, the question of Civic ministry is increasingly important. Through Remembrance services, Civic occasions, and everyday presence, we seek to offer a place of refuge, hope, and spiritual renewal.

We remain committed to unity through Churches Together in Redditch and to working collaboratively in prayer and mission. While unity can be fragile, it remains both a gift and a calling.

Fraser also participates in a diocesan Renewal Leaders Learning Community, contributing to and learning from wider mission practice across the diocese.



# COMMUNITY ENGAGEMENT & PASTORAL CARE



The Trust's work extends beyond structured programmes into relational and pastoral engagement across a range of contexts.

The partnership with Gordon Moody has continued to deepen, with individuals in recovery attending Sunday services and engaging with church life. There are encouraging signs of spiritual openness, with individuals asking questions about faith, participating in worship, and exploring creative expression such as songwriting as part of their recovery journey.

Wider partnerships, including SpeakEasy and the on-site Christian Bookshop, extend the reach and impact of our work.

In hospital settings, the ministry has often taken the form of presence and music, creating moments of connection and comfort. One encounter during the year included the reflection: "I didn't believe in God... but God sent you."

Through town centre Chaplaincy, members of our congregation have been faithfully present in everyday spaces—offering conversation, prayer, and encouragement.

At Millcroft Care Home, Fraser has led worship and communion, creating space for residents to remain connected to the life of faith. These gatherings are often deeply meaningful, reconnecting people with familiar prayers, songs, and the presence of God.



# RENEWAL & GROWTH

St Stephen's is part of the Church of England's national Renewal Programme, and over the past year there have been clear indicators of growth:

- sustained increase in attendance
- increasing numbers of new and returning worshippers
- greater participation across ministries

This reflects a church that is both inwardly strengthening and outwardly engaging with its community.

## OUR IMPACT IN NUMBERS 2025

|                               |                                                                                                                                                                                                                             |
|-------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Worship and Community         | <ul style="list-style-type: none"><li>• Average Sunday attendance: 74 (60 adults, 14 children)</li><li>• Worshipping community: 118</li><li>• New joiners: 40 adults, 12 children/young people</li></ul>                    |
| Seasonal Engagement           | <ul style="list-style-type: none"><li>• Easter attendance: 127 (98 communicants)</li><li>• Christmas attendance: 235</li><li>• Advent/community services: over 2,000 attendances</li></ul>                                  |
| Discipleship and Faith Growth | <ul style="list-style-type: none"><li>• 37 people engaged in discipleship pathways</li><li>• Up to 10 new people joining groups per quarter</li><li>• 24 baptisms (including 12 adults)</li><li>• 3 confirmations</li></ul> |
| Children and Young People     | <ul style="list-style-type: none"><li>• Around 24 regularly engaging in church life</li><li>• Up to 35 per quarter in internal programmes</li><li>• Up to 750 per quarter through schools and outreach</li></ul>            |
| 3 New Worshipping Communities | <ul style="list-style-type: none"><li>• Mainly Music</li><li>• 18-30s</li><li>• Gordon Moody outreach</li></ul>                                                                                                             |
| Number of volunteers          | <ul style="list-style-type: none"><li>• 33 regular volunteers supporting church life across our ministries</li><li>• 26 volunteers supported our church cleaning in Spring 2025</li></ul>                                   |
| Community Engagement          | <ul style="list-style-type: none"><li>• Growing engagement with vulnerable or fringe groups (approx. 14 per quarter)</li></ul>                                                                                              |

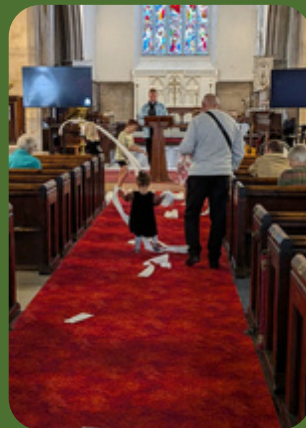
# CHALLENGES AND LEARNING

As activity has increased, the Trust has encountered a number of challenges. Operationally, growth has required greater coordination of volunteers and ministries. In external settings, particularly within recovery and healthcare contexts, the work has required emotional resilience, patience, and discernment. These challenges have strengthened organisational learning and reinforced the importance of clear structures, strong leadership, and continued dependence on prayer.

## A Growing and Changing Church

Throughout 2025, St Stephen's has continued to grow not only in numbers, but in depth of discipleship, breadth of community engagement, and diversity of those connecting with church life.

This growth has been supported by the Renewal Project, including investment in staffing and new initiatives, enabling us to respond more effectively to the needs of Redditch and to continue pursuing our vision of renewal.



# OUR BUILDING

St Stephen's Church has stood at the centre of Redditch for more than 170 years and remains one of the town's most recognisable landmarks. The present building was consecrated in 1855, designed by architect Henry Woodyer in the Gothic Revival style and later extended in 1894 by Temple Moore. Built from local sandstone and crowned by its distinctive spire, the church continues to shape the skyline of the town centre and the life of Church Green.

The building sits within the Church Green Conservation Area, surrounded by historic civic buildings reflecting Redditch's growth during the nineteenth century. For generations St Stephen's has served as a place of worship, Civic gathering, and community life, hosting baptisms, weddings, funerals, and public events.

The church also contains features of historic significance, including stained glass by Victorian designers, medieval tiles from nearby Bordesley Abbey, and a historic organ and ring of bells.

While rich in heritage, St Stephen's is also a living church. As the town has changed, the building has continued to serve new generations while honouring the history entrusted to it.



# THE RENEWAL PROJECT

Alongside the renewal of the congregation and ministry at St Stephen's, plans have been developed to reorder the church building so that it can better support worship, community engagement, and mission in the town centre.

As a Grade II listed building, any changes must balance preservation with future use. Trustees have therefore worked closely with architects, heritage specialists, the Diocese of Worcester, and statutory consultees to develop proposals that respect the building's historic character while enabling it to serve the needs of a growing church and community.

The project aims to:

- create flexible space for worship and community activities
- replace outdated 1970s partitions with new facilities including a kitchen, servery, toilets, and storage
- improve welcome and accessibility at the west end of the church
- introduce modern heating and energy systems to improve comfort and sustainability
- provide additional breakout spaces for children, young people, and community groups

## Funding Position

The original project phasing assumed that SMMIB (Strategic Mission and Ministry Investment Board) funding, together with funds already held by St Stephen's, would allow Phase 1 to proceed soon after faculty approval.

However, contractor cost estimates returned by the project's Quantity Surveyor were significantly higher than anticipated. Following the decision by SMMIB not to increase capital funding, the project now faces a funding shortfall of approximately £920,000 to complete Phase 1.

After careful consideration and prayerful discernment, the Trustees decided to relinquish the remaining SMMIB capital funding while continuing to explore alternative funding opportunities.

# BUILDING WORKS SO FAR



The renewal of the building forms part of the wider vision for St Stephen's Renewal, which seeks to see the church grow as a vibrant Christian community serving the people of Redditch.

A more flexible building will enable St Stephen's to support worship, youth work, schools' engagement, and community partnerships more effectively. Located in the heart of the town centre, the church is uniquely placed to serve as a space of hospitality, peace, and encounter for people across Redditch.

The Trustees remain committed to developing the building so that it can continue to serve both church and community for generations to come.

A number of preparatory surveys and enabling works have already taken place, including:

- ground investigations for potential mezzanine foundations
- an asbestos survey
- a drainage survey, with necessary repairs completed
- upgrades to the building's electrical infrastructure
- A new three-phase electrical supply has now been brought to the boundary of the church site, with further work expected to connect this supply into the building.

## Interim Works

While funding options for the full project continue to be explored, a variation to the faculty has been submitted to allow the removal of pews and repair of the existing floor.

These interim works would create a more flexible worship space and enable new opportunities for worship and community use while longer-term plans develop.

## Expenditure to Date

As of January 2026, invoices relating to the building project total: £212,147.76

Of this:

- £171,794.30 has been reclaimed from SMMIB funding
- £10,125.20 has been reclaimed through the Government Listed Places of Worship VAT recovery scheme
- This leaves a net cost to the PCC of £30,255.26, including staging costs and unrecoverable VAT.

# ANNUAL FABRIC REPORT

*Prepared under Section 50 of the Ecclesiastical  
Jurisdiction and Care of Churches Measure 2018*

St Stephen's Church continues to be maintained as a place of worship and mission within the parish of Holy Trinity Redditch. Alongside routine care of the building, 2025 has been a significant year of preparation for the St Stephen's Renewal Project.

The Church Log Book has been maintained in accordance with Canon F13, recording works, inspections, and changes to the fabric, fixtures, and fittings of the church.

## Condition of the Building

The building remains structurally sound. However, known limitations continue to affect its use, including:

- Inefficiencies in heating
- Constraints in layout and flexibility
- Lack of modern facilities (kitchen and toilets)
- Accessibility challenges
- These factors underpin the case for redevelopment.

## Inspection

The most recent Quinquennial Inspection was carried out on 9 August 2024 by Nick Joyce Architects.

In addition, during 2025 a specialist rope access survey of the west frontage was undertaken following concerns about falling masonry. This enabled close inspection of high-level stonework and informed ongoing monitoring and maintenance planning.



# ANNUAL FABRIC REPORT

## Maintenance and Repairs

Routine maintenance and responsive works have been undertaken throughout the year to ensure the building remains safe and operational. These have included:

- General minor repairs and upkeep
- Servicing and monitoring of building systems
- Ongoing inspection of external stonework

In particular, the rope access survey was commissioned following an incident of falling masonry, ensuring that risks were appropriately assessed and managed.

Maintenance has been undertaken proportionately, recognising the planned major redevelopment works.

## Faculty and Authorised Works

2025 has seen significant progress in securing permissions for works to the building and surrounding areas. Public Realm Improvements (April 2025): Faculty granted for external works including improved paving, lighting, restricted vehicle access, and reconfigured parking.

Major Reordering (June 2025): Faculty granted for extensive reordering of the church, including removal of pews, installation of new seating, underfloor heating, and provision of new facilities.

Temporary Minor Reordering (2025): Approval granted for the temporary transfer of vestments within the Mission Area.

Additional faculty proposals relating to removal of redundant items and minor reordering were approved at PCC level during the year.

At the end of the reporting period, these works were largely in the pre-implementation phase, with design, funding, and preparatory conditions being progressed.

# ANNUAL FABRIC REPORT



## Management of Fixtures and Contents

During the year, a significant declutter and review of church contents was undertaken as part of preparation for increased use of St Stephen's.

Items identified as surplus or no longer required were removed or disposed of appropriately:

- The majority of items were dealt with under List A permissions, in line with diocesan guidance
- Items of greater significance (including dedication boards) were identified for faculty approval prior to disposal

This process has ensured that the church's furnishings are appropriately managed, recorded, and aligned with future plans for the building.

## Churchyard and External Areas

The churchyard and surrounding areas have been maintained appropriately. Particular attention has been given to monitoring the external fabric following the masonry concerns identified during the year. The churchyard is managed by Redditch Borough Council as it is a closed churchyard.

## Future Priorities

Priorities for the coming year include:

- Progression towards implementation of the Renewal Project
- Addressing identified fabric issues, particularly external stonework where required
- Continued safe operation of the building during transition

The building continues to be well maintained for its current use, while its limitations reinforce the importance of the planned redevelopment. The range of inspections, maintenance activity, and faculties granted during the year, reflects a significant period of transition as St Stephen's prepares for renewal.

# LOOKING AHEAD

As we look ahead, we do so with a deep sense of gratitude for what God has done, and a growing awareness of the responsibility entrusted to us as a church. This next season is not about rapid expansion for its own sake, but about faithfully stewarding what is emerging, strengthening what has begun, and remaining attentive to God's leading.

## A Season of Formation and Momentum

The first phase of the Renewal Project has been shaped by three key priorities: caring well for people through a time of transition, crafting new rhythms of worship, prayer, and community life, and championing prayer as the foundation of all we do.

Throughout 2025, this has led to a season of maintaining momentum, consolidating cultural change, and encouraging a more courageous and confident witness in everyday life.

We have seen encouraging signs of growth - not only in attendance, but in openness to faith, engagement in discipleship, and an increasing number of missional opportunities across the town. These have included chaplaincy, schools ministry, recovery partnerships, and collaboration with local organisations. Alongside this, we have celebrated the baptism and confirmation of 20 young people and adults, with many exploring faith in Jesus for the first time and others returning after time away.



# KEY PRIORITIES FOR THE COMING YEAR

The next stage of this journey is to consolidate what has begun and to respond wisely to a growing and energised community of faith.

Our priorities for the coming year include:

- **Consolidating cultural change** - Ensuring that the shift towards participation, discipleship, and shared responsibility, becomes embedded and sustainable over the long term.
- **Developing clear frameworks for pastoral care and discipleship** - Establishing structures that support both the depth and breadth of church life, enabling people to be known, supported, and equipped as they grow in faith.
- **Strengthening leadership and team structures** - Continuing to develop Vision and Strategy Groups and Community and Ministry Teams, enabling a wider group of people to take responsibility for the life and mission of the church.
- **Responding strategically to missional opportunities** - Building on existing relationships and partnerships in areas such as schools, chaplaincy, youth work, and recovery ministries, while discerning where to focus energy and capacity.



# TOWARDS AN APOSTOLIC MOVEMENT

The first 18 months of the Renewal Project have focused on recovering a sense of apostolic identity, rooted in a renewed commitment to biblical faith and the mission of the Church.

The next phase is to reframe our missional strategy so that this apostolic culture can begin to develop into an apostolic movement, characterised by:

- dynamic disciple-making
- decentralised and diverse worshipping communities
- delegated responsibility across the church
- deliberate and fruitful gospel partnerships

This represents a shift from centralised activity towards a more distributed and relational expression of church life, where mission is carried not only by staff or leaders, but by the whole people of God.

Community and Ministry Teams continue to grow, with increasing numbers of people offering their time and gifts in areas such as children and families ministry, youth work, hospitality, worship, prayer, chaplaincy, and outreach.

Alongside this, new leadership structures are being developed to strengthen support for key areas of church life, helping to discern priorities, encourage growth, and enable shared responsibility across the congregation.

This widening participation is a key sign of health, reflecting a church where responsibility is increasingly shared and individuals are being equipped and released to serve through their gifts and calling.



# RISKS, DEPENDENCIES & ONGOING DISCERNMENT

As we look ahead, we are mindful that growth brings both opportunity and challenge. Key areas of ongoing discernment include:

- ensuring that structures keep pace with growth, without becoming overly complex
- maintaining depth of discipleship alongside breadth of activity
- stewarding leadership capacity, particularly within volunteer teams
- responding wisely to external opportunities, balancing ambition with sustainability

The development of the building project and the availability of funding will also be a significant factor in shaping what is possible in the coming years.

These considerations require prayerful discernment, careful planning, and a willingness to proceed at a pace that is both faithful and sustainable.

## **A Hopeful and Prayerful Confidence**

Above all, we look ahead with confidence - not in our own plans, but in God's faithfulness. We believe that God is at work in and through St Stephen's, drawing people to Himself, forming a community of disciples, and opening opportunities for mission and renewal across Redditch.

Our calling is to remain attentive, prayerful, and obedient—sharing responsibility as a church family, and trusting that as we do so, God will continue to lead and provide.



# SAFEGUARDING, CARE & RESPONSIBILITY

Safeguarding remains a central priority in the life of St Stephen's and the work of Redditch Renewal Churches Trust. The Trustees are committed to ensuring that the church is a safe, welcoming and caring place for all, particularly children, young people and vulnerable adults.

The charity fully adopts and implements the Church of England safeguarding policy Promoting a Safer Church, together with the associated guidance contained within the Parish Safeguarding Handbook.

St Stephen's maintains safeguarding arrangements in line with House of Bishop's guidance and the safeguarding requirements of the Diocese of Worcester.

During the year:

- 4 DBS checks were processed (3 staff and 1 volunteer), with no lapses identified
- 3 members of staff have completed leadership-level safeguarding training
- 4 trustees have completed leadership-level training
- All trustees have completed Basic Awareness (Level 1) training
- 8 volunteers completed Basic and Foundation safeguarding training
- 23 volunteers have completed and received accompanying references for a role within church in the last year.

The church sought advice from the Diocesan Safeguarding Team on two occasions. This included the implementation of a Church Safety Plan, which was agreed and embedded within the life of the church, alongside a further investigation where appropriate action was taken.

The church has an appointed Parish Safeguarding Officer, supported by clergy, Trustees and ministry leaders. Safeguarding information, including reporting pathways, is clearly displayed in the church building and on the website.

## **Safer Recruitment and Training**

The church continues to follow safer recruitment practices for all staff and volunteers working with children, young people and vulnerable adults. This includes:

- application and interview processes
- references and confidential declarations
- DBS checks (renewed every three years where required)
- role-appropriate safeguarding training.

Role descriptions are in place for all paid staff, and are being actively developed for volunteers as the church continues to grow. The church is also preparing to adopt the Safeguarding Recruitment Hub tracker to further strengthen oversight and consistency in safer recruitment processes.

Safeguarding is embedded across a growing number of church activities involving children, young people and adults. These include:

- Youth Group, Sunday children and youth provision
- Lightbox, Mainly Music, and Young Bellringers
- Alpha, Bible study and wider discipleship activities
- Community engagement through schools, events and outreach

All activities are authorised by Trustees, supported by risk assessments, and subject to appropriate safeguarding oversight, including training and DBS compliance where required.

The church also ensures that non-church groups using the building (such as Speak Easy Now) operate under appropriate safeguarding agreements and expectations.

## **Governance, Oversight and Compliance**

Safeguarding governance is well established, with:

- safeguarding as a standing agenda item at Trustee (PCC-equivalent) meetings
- regular reporting from the Parish Safeguarding Officer
- safeguarding arrangements reviewed annually and reported to the APCM

The Trustees approved a Level 3 Safeguarding Action Plan, reflecting the highest level of parish safeguarding maturity within the Church of England framework.

## **As at March 2026:**

100% of mandatory safeguarding requirements have been met

The church continues to monitor a small number of follow-up governance actions (including reporting timelines and role clarity for churchwardens)

## **Safeguarding Dashboard and Continuous Improvement**

The parish safeguarding dashboard provides a structured view of progress across key safeguarding standards.

Strengths include:

- 100% compliance in recognising and managing risk
- 100% DBS and safeguarding training completion for required roles
- Strong progress in safer recruitment processes and church activity oversight

## **Areas identified for further development include:**

- strengthening leadership and safeguarding culture
- developing support for victims and survivors
- improving supervision and support structures for safeguarding roles
- further embedding safeguarding across buildings and operational practice

These areas form part of the church's ongoing safeguarding action plan and priorities for the coming year.

# SAFEGUARDING POLICY DEVELOPMENT & IMPLEMENTATION

As a newly established CIO, the charity has implemented a comprehensive suite of policies supporting safeguarding and good governance. These include:

- Parish Safeguarding Policy
- Whistleblowing Policy
- Safer Recruitment (including Ex-Offenders Policy)
- Safeguarding for Hire of Premises
- Data Protection and Privacy policies

These policies are reviewed regularly to ensure alignment with national and diocesan requirements.

Safeguarding at St Stephen's is not only about compliance, but about culture. The church is committed to:

- promoting a safer environment for all
- responding promptly and appropriately to concerns
- supporting victims and survivors of abuse
- safely managing those who may pose a risk
- 

As the church continues to grow, safeguarding remains a key area of focus, ensuring that increased activity, volunteer involvement and community engagement are supported by strong, safe and accountable practice.

The Trustees recognise that safeguarding is an ongoing responsibility. Priorities for the coming year include:

- strengthening safeguarding culture and leadership capacity
- embedding supervision and support structures
- further developing volunteer role clarity and safer recruitment systems
- expanding safeguarding provision alongside new ministries and community initiatives

The Trustees remain committed to ensuring that St Stephen's continues to be a church where care, accountability and the safety of all people are taken seriously.

# GOVERNANCE & LEADERSHIP

Redditch Renewal Churches Trust is a Charitable Incorporated Organisation (CIO) registered with the Charity Commission. The charity exists to advance the Christian faith and support the mission of St Stephen's Church and the wider work of renewal within the Diocese of Worcester.

As a CIO, the charity is governed by its constitution and by charity law, with overall responsibility held collectively by the Trustees. The CIO structure provides a clear legal framework for governance, financial oversight, employment, and the management of the charity's activities.

The charity operates the ministry and mission initiative centred at St Stephen's Church, Redditch, under the authority of a Bishop's Mission Order issued by the Bishop of Worcester.

## **Trustees and Decision-Making**

The Trustees are responsible for the overall governance of the charity and for ensuring that its activities further its charitable purposes. In fulfilling this responsibility, Trustees are required to act collectively and in the best interests of the charity.

The Trustees' responsibilities include:

- ensuring the charity operates in accordance with its charitable objects and constitution
- providing strategic oversight of the charity's mission and activities
- overseeing financial stewardship and sustainability
- ensuring appropriate policies, compliance, and risk management
- appointing and supporting staff and ministry leaders
- safeguarding the culture, values and long-term direction of the charity.

Trustees meet regularly throughout the year to review the work of the charity, monitor financial performance, and make strategic decisions.

The founding Trustees of Redditch Renewal Churches Trust were appointed upon the registration of the charity in accordance with its constitution. Under the CIO constitution, the licensed minister leading the renewal work serves as an ex officio Trustee and Chair. Additional Trustees are appointed by resolution of the existing Trustees, with regard to the skills and experience needed to govern the charity effectively.

# GOVERNANCE & LEADERSHIP

The CIO constitution also provides for the co-option of additional Trustees where the existing Trustees consider this would bring valuable skills or experience to the board. Andrew Blount and Ronald Skelton were co-opted as Trustees on this basis.

All Trustees appointed during 2025 received an induction covering their responsibilities as charity trustees, drawing on guidance provided by the Charity Commission for new trustees. Trustees were also provided with information on the charity's finances, safeguarding arrangements, and Church of England ways of working. In addition, Trustees were invited to participate in diocesan training covering financial management and employment responsibilities. Ongoing trustee development remains a priority as the charity matures.

Leadership within St Stephen's is shared across several complementary groups that together support the mission and governance of the church.

The Trustees provide governance and oversight, ensuring that the charity remains faithful to its vision, accountable in its decision-making, and responsible in its stewardship of resources.

The Staff Team leads the day-to-day ministry and operational work of the church, supporting discipleship, worship, community engagement and the practical running of church activities.

Alongside these teams, vision and strategy groups enable wider participation in shaping the life of the church, helping to discern priorities, develop ministry initiatives, and encourage shared ownership of the church's mission.

Together, these structures help maintain both strong governance and a broad culture of participation, supporting the ongoing growth and health of the church community. Under the CIO constitution, the licensed minister leading the renewal work serves as an ex officio trustee and chair of the Trustees. This reflects the Church of England's understanding of leadership in which ordained ministry and governance work together in service of the church's mission.



# RELATED PARTY DISCLOSURE

The following related party transactions and potential conflicts of interest are disclosed for the reporting period:

Andrew Blount, a Trustee, is employed by the Diocese of Worcester. The charity works within the Diocese and receives support from diocesan structures, including the Bishop's Mission Order under which the charity operates. Andrew plays no part in decisions relating to the charity's relationship with the Diocese.

A family member of Rhiannon Walpole is employed by the Trust. Rhiannon has declared this conflict of interest and plays no part in decisions relating to that individual's employment, remuneration, or any payments made to them. All salary payments are made in accordance with the agreed employment contract, and any other payments are authorised by at least two others (Trustee or Operations Manager).

Rev. Dr Fraser Oates, Chair of Trustees, also serves as an ex-officio member of Holy Trinity PCC, Redditch, and as a Trustee of Redditch Youth for Christ. Where matters arise that could involve a conflict of interest between these roles, Fraser declares his interest and the Trustees manage decisions accordingly.

Ronald Skelton is a member of Redditch Youth for Christ. No transactions between the charity and Redditch Youth for Christ have given rise to a conflict of interest during the reporting period.

The Trustees are satisfied that appropriate conflict of interest procedures are in place and that all related party transactions have been conducted transparently and in the best interests of the charity.

# BISHOP'S MISSION ORDER & HOLY TRINITY PCC

A particularly significant development during the year was the formal establishment of the Bishop's Mission Order (BMO) for the St Stephen's Redditch Renewal. Signed in May 2025 for an initial five-year period, the Order recognises and supports the mission initiative taking place at St Stephen's, providing a framework through which renewal, church growth and community engagement can continue with clarity and accountability.

The BMO names St Stephen's Redditch Renewal as a mission initiative serving the area of the former parish of St Stephen, with a vision to grow a sustainable church community that worships God passionately, follows Jesus faithfully, loves one another radically and shares hope courageously.

The governance arrangements within the Parish of Redditch Holy Trinity were updated through the approval of an amended Scheme pursuant to Rule 12 of the Church Representation Rules at the 2025 APCM. This substantial change recognised the new reality that St Stephen's would no longer operate through a District Church Council, but instead under the direct governance of the Parochial Church Council while the BMO and CIO structures took responsibility for the mission initiative and its day-to-day operation. These changes marked an important milestone in the journey towards a more sustainable and mission-focused future for St Stephen's, whilst maintaining strong links with the wider parish and Diocese.

St Stephen's Church remains legally part of the Parish of Holy Trinity, Redditch. To support clarity and collaboration, a Memorandum of Understanding is being developed between Holy Trinity PCC and Redditch Renewal Churches Trust.

Under this arrangement:

- the Trust is responsible for the day-to-day leadership, mission, ministry and operations of St Stephen's
- the PCC retains statutory ecclesiastical responsibilities required under Church of England law, including matters relating to the parish, registers, and faculty jurisdiction.
- This partnership arrangement provides clarity of responsibility while ensuring that both organisations work collaboratively to support the mission and ministry of the church.

# BISHOP'S MISSION ORDER & HOLY TRINITY PCC

## Accountability within the Diocese

The ministry of St Stephen's operates under a Bishop's Mission Order, which provides a framework for mission initiatives within the Church of England. Under this arrangement the work of the church is accountable to the Bishop of Worcester and the relevant diocesan structures.

The Trust works closely with diocesan officers and seeks to ensure that its ministry, governance and safeguarding practices remain aligned with the expectations of the Church of England. Through this governance framework, the Trustees aim to provide responsible stewardship and strong accountability, enabling the church to pursue its vision of renewal and mission in Redditch.



# FINANCIAL REVIEW & STEWARDSHIP

## Financial Reporting Context

The year ended 31 December 2025 represents a significant transitional period in the governance and financial operation of St Stephen's Church, Redditch, and this is reflected in the way the financial information for the year has been prepared.

For the period 1 January to 30 June 2025, financial activity relating to St Stephen's was recorded within the accounts of Holy Trinity PCC (Registered Charity No. 1134307), which covers three churches within the parish. Those accounts have been independently examined by Chloe Blackwell FCCA of Haywood Wright Ltd and are attached as Appendix A to this report.

From 1 July 2025, financial responsibility for St Stephen's transferred to Redditch Renewal Churches Trust (Registered Charity No. 1211663). The financial statements for the period 1 July to 31 December 2025 have been independently examined by Kelly Birkett MAAT of OJW Associates and are attached as Appendix B.

A full-year Statement of Financial Activities has also been prepared to provide a consolidated overview of St Stephen's financial activity across the whole of 2025. Taken together, these statements provide a complete picture of the church's income, expenditure and fund movements during this year of transition.

The Trustees are satisfied that there is no duplication of income or expenditure between the two reporting entities, and that the transfer of financial responsibilities was managed in an orderly, transparent and well-governed manner.



# FINANCIAL REVIEW & STEWARDSHIP

## Overview of the Year

Across both reporting periods, the financial story of 2025 is one of a church in transition - investing significantly in its future while continuing to sustain active ministry, worship and community engagement.

The most significant driver of income during the year was restricted grant funding, particularly support from the Strategic Mission and Ministry Investment Board (SMMIB) connected to the St Stephen's Renewal Project. This funding enabled substantial investment in staffing, professional support, project development, building works and infrastructure that would not have been possible from ordinary congregational income alone.

Alongside this, the Trustees were encouraged to see continued generosity through regular giving, donations and local fundraising, providing an important foundation for the day-to-day ministry of the church.

Expenditure during the year reflected a combination of:

- the normal operating costs of sustaining an active town-centre church;
- staffing and ministry costs;
- parish share and diocesan commitments;
- professional fees and project development costs;
- capital investment in buildings, equipment and infrastructure.

The Trustees recognise that the overall level of expenditure in 2025 is not representative of recurring annual operating costs, but instead reflects a planned and strategic phase of investment intended to strengthen the long-term ministry and mission of St Stephen's.



# FINANCIAL REVIEW & STEWARDSHIP

At 31 December 2025, total funds of Redditch Renewal Churches Trust stood at £604,770, represented as follows:

- General unrestricted funds: £9,576
- Designated funds: £132,231
- Restricted funds: £439,928
- Endowment funds: £23,035

Designated funds represent amounts set aside by the Trustees for future expenditure on the St Stephen's building, renewal works, and mission priorities. While these remain within Trustee control, they are not treated as freely available general reserves.

Restricted funds comprise project funding and historic charitable funds that must be applied in accordance with their specific purposes.

Endowment funds represent capital balances held under historic trust arrangements, where only income or approved application of funds may be used.

## Reserves Position

The Trustees seek to maintain unrestricted free reserves equivalent to approximately three months of core operating expenditure.

At the year end, unrestricted free reserves stood at £9,576, which is below this target level. This reflects:

- the transitional nature of 2025;
- the timing of grant-funded expenditure and reimbursements;
- the movement of resources into designated and restricted purposes during the year.

The Trustees do not consider this to indicate underlying financial weakness, but recognise that strengthening recurring unrestricted income remains an important priority for the period ahead.

## Going Concern

The Trustees are satisfied that the charity remains a going concern.

This assessment is supported by:

- ongoing regular giving and congregational support;
- committed grant funding;
- healthy overall fund balances;
- careful cash flow management;
- prudent financial oversight; and
- a growing and engaged church community.

# LOOKING AHEAD: FROM TRANSITION TO SUSTAINABILITY

During 2026 and beyond, the financial emphasis will move from transition and initial investment toward long-term sustainability.

Key priorities include:

- continued delivery of the St Stephen's Renewal Project;
- development of church facilities and community space;
- growth in discipleship, worship and outreach;
- increasing recurring unrestricted income;
- wise stewardship of historic and grant-funded resources; and
- strengthening long-term financial resilience.

The opportunity now is to steward wisely the resources entrusted during this significant season, so that they support not only the redevelopment of the building, but also the flourishing ministry, mission and public witness of St Stephen's for years to come.

The Trustees remain committed to ensuring that every pound entrusted to the charity is used faithfully and effectively to advance the Christian faith and serve the people of Redditch.

## Historic Charitable Funds

During the last year, the Trustees continued work to simplify and strengthen stewardship of a number of historic charitable funds connected with St Stephen's and former parish charities, many of which had been established in the nineteenth and early twentieth centuries to support those in need within the parish.

Where legally appropriate, older structures were reviewed and the Trustees exercised relevant powers under charity law to release historic restrictions, enabling resources to be aligned more effectively with current charitable purposes - particularly the relief of need, hardship and poverty within the Redditch area. The proceeds were consolidated into funds within Redditch Renewal Churches Trust. This work has improved clarity, governance and the future usefulness of these funds.

# TRUSTEE STATEMENT & COMPLIANCE

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom accounting standards, including the Charities Statement of Recommended Practice (SORP).

In preparing the financial statements, the Trustees are required to:

- select suitable accounting policies and apply them consistently,
- observe the methods and principles of the Charities SORP,
- make judgements and estimates that are reasonable and prudent, and
- prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue its activities.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps to prevent and detect fraud and other irregularities.

The Trustees confirm that they have had due regard to the guidance issued by the Charity Commission, including guidance relating to public benefit, governance, and the responsibilities of charity Trustees.

The Trustees also confirm that the information contained within this report presents a fair and accurate account of the charity's activities during the reporting period, and that they have exercised collective oversight of the charity's governance, finance, safeguarding, and mission.

Approved by the Trustees and signed on their behalf.

Signed:



REV DR FRASER OATES  
Chair of Trustees

Date: 29<sup>th</sup> April 2026



**St Stephen's**  
REDDITCH

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF REDDITCH RENEWAL CHURCHES TRUST

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### **Independent examiner's report to the trustees of Redditch Renewal Churches Trust ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the period ended 31st December 2025.

#### **Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

#### **Independent examiner's statement**

I can confirm that I am qualified to undertake the examination because I am a member of the Association of Accounting Technicians, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Gareth Wood MAAT

SAS Accountant Ltd t/as OJW Associates  
16 Hennals Avenue  
Webheath  
Redditch  
Worcestershire  
B97 5RX

21st May 2026

|                                        | Unrestricted funds | Restricted funds | Endowment funds | Total funds | Prior year total funds |
|----------------------------------------|--------------------|------------------|-----------------|-------------|------------------------|
|                                        |                    |                  |                 |             |                        |
| <b>Voluntary Income</b>                | -                  | -                | -               | -           | -                      |
| <b>Plate and gift aid donations</b>    | 3,640.03           | -                | -               | 3,640.03    | 3,250.09               |
| <b>Planned giving</b>                  | 12,587.67          | -                | -               | 12,587.67   | 5,876.76               |
| <b>Tax recoverable</b>                 | 4,515.32           | -                | -               | 4,515.32    | -5,213.47              |
| <b>Other donations and legacies</b>    | 5,687.12           | -                | -               | 5,687.12    | 4,981.25               |
| <b>Activities for generating funds</b> | -                  | -                | -               | -           | -                      |
| <b>Summer fete</b>                     | -                  | -                | -               | -           | -                      |
| <b>Autumn/Christmas fayre</b>          | -                  | -                | -               | -           | -                      |
| <b>Rent, hall hire and parking</b>     | 2,063.00           | -                | -               | 2,063.00    | 2,080.00               |
| <b>Other fund raising events</b>       | 91.19              | -                | -               | 91.19       | -                      |
| <b>Church on the Green</b>             | -                  | -                | -               | -           | 469.13                 |
| <b>Investment Income</b>               | -                  | -                | -               | -           | -                      |
| <b>Interest</b>                        | 63.05              | 928.16           | -               | 991.21      | 107.82                 |
| <b>Dividends</b>                       | 707.41             | 1,162.11         | -               | 1,869.52    | 9,452.31               |
| <b>Church Activities</b>               | -                  | -                | -               | -           | -                      |
| <b>Fees</b>                            | 1,118.00           | -                | -               | 1,118.00    | 568.48                 |
| <b>Other</b>                           | 648                | 22,736.44        | -               | 23,384.44   | 2,627.36               |
| <b>Grants</b>                          | -                  | 200,320.09       | -               | 200,320.09  | 67,261.00              |
| <b>Total Income</b>                    | 31,120.79          | 225,146.80       | -               | 256,267.59  | 91,460.73              |

|                               | Unrestricted funds | Restricted funds | Endowment funds | Total funds | Prior year total funds |
|-------------------------------|--------------------|------------------|-----------------|-------------|------------------------|
| Parish share                  | 10,000.02          | -                | -               | 10,000.02   | 10,000.02              |
| Church activities             | -                  | -                | -               | -           | -                      |
| Mission and charitable giving | 1,198.22           | 7,268.19         | -               | 8,466.41    | 4,238.78               |
| Fees for diocese              | 307.8              | -                | -               | 307.8       | -                      |
| Clergy expenses               | -                  | -                | -               | -           | 4.23                   |
| Service fees and expenses     | 461                | -                | -               | 461         | 215                    |
| Water, heat and light         | 5,502.56           | -                | -               | 5,502.56    | 4,366.88               |
| Maintenance and cleaning      | 2,200.19           | 123.84           | -               | 2,324.03    | 8,885.12               |
| Insurance                     | 4,580.64           | -                | -               | 4,580.64    | 4,534.20               |
| Sundry expenses               | 1,183.54           | 1,766.86         | -               | 2,950.40    | 2,357.23               |
| Fundraising and publicity     | -                  | -                | -               | -           | -                      |
| Summer fete costs             | -                  | -                | -               | -           | -                      |
| Autumn/Christmas Fayre costs  | -                  | -                | -               | -           | -                      |
| Other fundraising costs       | -                  | 42.73            | -               | 42.73       | 569.71                 |
| Church on the green costs     | -                  | -                | -               | -           | 10                     |
| Administration costs          | -                  | 55,949.53        | -               | 55,949.53   | -                      |
| Office expenses               | 1,641.46           | 1,146.59         | -               | 2,788.05    | 2,976.48               |
| Subscriptions                 | 397.96             | -                | -               | 397.96      | 693.6                  |
| Professional fees             | 300                | 10,485.36        | -               | 10,785.36   | 45,474.85              |
| Bank charges                  | 52.25              | -                | -               | 52.25       | 30.75                  |
| Depreciation                  | -                  | -                | -               | -           | -                      |
| Capital expenditure           | 9,500.00           | 40,563.34        | -               | 50,063.34   | 7,573.07               |
| Total Expenditure             | 37,325.64          | 117,346.44       | -               | 154,672.08  | 91,929.92              |

|                                                       |            |            |            |            |             |
|-------------------------------------------------------|------------|------------|------------|------------|-------------|
| Net income / (expenditure) resources before transfer  | -6,204.85  | 107,800.36 | -          | 101,595.51 | -469.19     |
|                                                       |            |            |            |            |             |
| Transfers:                                            |            |            |            |            |             |
| Gross transfers between funds - in                    | -          | 22,917.16  | -          | 22,917.16  | 300,000.00  |
| Gross transfers between funds - out                   | -          | -          | -22,917.16 | -22,917.16 | -300,000.00 |
| Other recognised gains / losses                       |            |            |            |            |             |
| Gains/losses on investment assets                     | -858.59    | 70.43      | 123.33     | -664.83    | 9,627.26    |
| Gains on revaluation, fixed assets, charity's own use | -          | -          | -          | -          | -           |
| Net movement in funds                                 | -7,063.44  | 130,787.95 | -22,793.83 | 100,930.68 | 9,158.07    |
| Reconciliation of funds                               |            |            |            |            |             |
| Total funds brought forward                           | 148,870.05 | 309,140.27 | 45,829.02  | 503,839.34 | 514,253.32  |
| Total funds carried forward                           | 141,806.61 | 439,928.22 | 23,035.19  | 604,770.02 | 523,411.39  |

# Notes and Conclusion

## For the period 1 July 2025 to 31 December 2025

### 1. Financial Review

The financial results for the period reflect a season of significant investment and development as part of the St Stephen's Renewal Project.

Total income for the period was £256,267.59, with a substantial proportion received as restricted funding to support the renewal project. This includes funding received through the Strategic Mission and Ministry Investment Board (SMIBB).

Grant income includes both amounts received and amounts accrued in respect of eligible expenditure incurred but not yet reimbursed.

Total expenditure for the period was £154,672.08, reflecting both ongoing ministry activity and capital investment in the renewal project, including professional fees, building works, and equipment.

### 2. SMMIB Funding and Accruals

The charity has received funding through the Strategic Mission and Ministry Investment Board (SMIBB) to support the St Stephen's Renewal Project.

At the year end, the charity has incurred eligible expenditure which has not yet been reclaimed. In line with accrual accounting principles, this has been recognised within the accounts as accrued income.

This ensures that:

- Income is matched to the expenditure it relates to
- The financial statements reflect the true financial position of the project
- The outstanding balance due from SMMI is clearly identified as a debtor

The trustees are confident that these amounts are fully recoverable in the subsequent financial period.

### 3. Fund Structure

The charity maintains a clear distinction between:

- Unrestricted funds – used for general ministry and operational costs
- Restricted funds – including the Renewal Project and historic charitable funds, which must be used for specific purposes
- Endowment funds – where applicable

The Renewal Project fund represents a significant proportion of the charity's restricted funds and continues to be actively deployed in line with its purpose.

During the period, the charity continued the process of consolidating and administering historic charitable funds associated with St Stephen's. This included the management and, in some cases, realisation of investment holdings, with proceeds retained within restricted or endowment funds in accordance with their governing purposes.

The charity operates a pooled cash system. Fund balances are accounted for separately but are not represented by distinct bank accounts. Negative balances on individual funds reflect timing differences between expenditure and reimbursement.

### 4. Reserves Policy

The trustees have adopted a reserves policy to ensure the financial stability of the charity while enabling continued investment in mission and ministry.

The charity aims to maintain sufficient unrestricted reserves to:

- Meet short-term operational needs
- Manage cash flow fluctuations
- Provide resilience during periods of change

At the same time, the trustees are committed to ensuring that funds are actively used to fulfil the charity's purposes, particularly in relation to the Renewal Project and responding to local need.

### 5. Plans for Future Periods

The charity will continue to prioritise the delivery of the St Stephen's Renewal Project, including:

- Development of church facilities (kitchen, toilets, flexible spaces)
- Expansion of community engagement and partnerships
- Growth in discipleship, worship, and outreach

The trustees remain committed to ensuring that financial resources are aligned with the charity's mission to serve the people of Redditch and proclaim the Christian faith.

## 6. Trustee Responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

They are responsible for:

- Keeping proper accounting records
- Safeguarding the assets of the charity
- Ensuring the financial statements give a true and fair view

## 7. Accounting convention

The Charity is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of the Charity, and with the Regulations' "true and fair view" provisions. The financial statements have been prepared under FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS102)).

The financial statements have been prepared under the historical cost convention, except for the valuation of investment assets which are shown at market value. The financial statements include all transactions, assets and liabilities for which the Charity is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

## 8. Fund Accounting

### Unrestricted Funds

These represent the remaining income funds of the Charity that are available for spending for general purposes at the discretion of the Charity for furthering the mission and ministry of the Church in the Parish. A General Fund reserve is used to pay all the Charity's 'everyday' expenses.

The Charity may decide to assign some of the 'unrestricted' funds to separate 'designated' funds for future use such as, for building development or maintenance, growing mission and ministry. The value of such funds is reviewed annually in the light of planned or likely actions in the next 5 years. If 'designated' funds are found to exceed requirements, then the surplus is released for general use.

### Restricted Funds

These are income funds that must be spent on restricted purposes, confined to objectives which have been specified by the donor or the particular fund raising activity, and the Charity cannot use them for general purposes.

### Endowment Funds

These are restricted fund that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted.

## **Income**

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resources to which they relate is received. Grants and legacies are accounted for when the Charity is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable and is accounted for gross.

### **Agency Fee Income**

Certain monies are collected by Redditch Renewal Churches Trust within the Parish as agents for other parties. These include fees for vergers, organists, bell ringers, choir, and non-stipendiary ministers, for officiating at Church occasional offices, as well as parochial fees which are remitted to the Worcester Diocesan Board of Finance Limited. These agency collections and remittances are not included in income or expenditure shown in the Statement of Financial Activities ('SOFA').

### **Expenditure**

Grants and donations are accounted for when paid over or when designated for charitable donation, if that designation creates a binding or constructive obligation on the Charity. The diocesan ministry share is accounted for when paid. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

## **9. Fixed Assets**

### **Consecrated and benefice property**

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by section 10(2) (a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

### **Moveable church furnishings**

These are not capitalised but all items are included in the Church's inventory in any case.

### **Tangible fixed assets for use by the charity**

Spending on computers, fixtures, fittings and equipment is capitalised where the cost exceeds £1,500. This cost is amortised over the useful life of the asset which is up to 3 years for computers and between 3 and 7 years for other assets.

Investments quoted on a recognised stock exchange or those whose value derives from them are valued at market value at the year end.

## **10. Taxation**

The charity is exempt from tax on charitable activities.

## **11. Trustees' remuneration and benefits**

There were no trustees' remuneration or other benefits for the year ended 31 December 2025.

Trustees expenses: Clergy expenses amounted to £807.82 (2024 £2,097)

## **12. Other Financial Commitments**

The Parochial Church Council has contracted with a firm of architects to provide services, until 2026, in respect of works to re-order St. Stephen's Church as a part of their Renewal Project.

Redditch Renewal Churches Trust employees four members of staff on a three year fixed term contract which began in April 2025.

## **13. Risk**

The trustees have considered the principal risks facing the charity, including financial sustainability, delivery of the Renewal Project, and governance during organisational transition. Appropriate controls and oversight arrangements are in place to mitigate these risks.

| Represented by |                                           |           |            |   |            |            |
|----------------|-------------------------------------------|-----------|------------|---|------------|------------|
| Unrestricted   |                                           |           |            |   |            |            |
|                | General fund                              | 9,576.02  | -          | - | 9,576.02   | 16,127.49  |
| Designated     |                                           |           |            |   |            |            |
|                | Organ Fund                                | 1,391.69  | -          | - | 1,391.69   | 1,391.69   |
|                | Rebecca Walker Vicars Expenses            | 26,821.75 | -          | - | 26,821.75  | 26,878.04  |
|                | Redditch Church Charities                 | 735.46    | -          | - | 735.46     | 735.46     |
|                | Roof Repair Fund                          | 85,761.33 | -          | - | 85,761.33  | 85,761.33  |
|                | St Davids Batchley                        | 14,157.27 | -          | - | 14,157.27  | 14,565.25  |
|                | St Stephens DPG                           | 3,363.09  | -          | - | 3,363.09   | 3,410.79   |
| Restricted     |                                           |           |            |   |            |            |
|                | Agency collection                         | -         | 45         | - | 45         | 45         |
|                | Aston & Holyoak Charities [RES/END]       | -         | 2,577.73   | - | 2,577.73   | 328.73     |
|                | Fenemore Restoration Fund [RES]           | -         | 7,351.88   | - | 7,351.88   | 7,351.88   |
|                | H Smallwood [RES/END]                     | -         | 987.35     | - | 987.35     | 176.02     |
|                | John Allen - Clergy Expenses [RES/END]    | -         | 8,418.89   | - | 8,418.89   | 1,440.60   |
|                | John Allen - Education [RES/END]          | -         | 4,340.66   | - | 4,340.66   | 690.25     |
|                | L E Modern Poor Widows [RES/END]          | -         | 9,015.47   | - | 9,015.47   | 1,396.70   |
|                | Renewal Project [RES]                     | -         | 367,261.00 | - | 367,261.00 | 284,287.35 |
|                | Rev G F Fessey [RES/END]                  | -         | 8,169.56   | - | 8,169.56   | 1,029.82   |
|                | Sarson & Lewis Charities [RES/END]        | -         | 11,969.33  | - | 11,969.33  | 1,509.63   |
|                | St Georges Endowments [RES/END]           | -         | 9,671.91   | - | 9,671.91   | 9,671.91   |
|                | W Field & A Smallwood Charities [RES/END] | -         | 6,729.58   | - | 6,729.58   | 800.98     |
|                | W H Boulton [RES/END]                     | -         | 417.85     | - | 417.85     | 52.72      |
|                | W Woodfield [RES/END]                     | -         | 2,972.01   | - | 2,972.01   | 358.68     |

| Endowment   |                                              |            |            |           |            |            |
|-------------|----------------------------------------------|------------|------------|-----------|------------|------------|
|             | Aston & Holyoak Charities<br>[RES/END]       | -          | -          | -         | -          | 1,067.79   |
|             | H Smallwood [RES/END]                        | -          | -          | -         | -          | 388.29     |
|             | John Allen - Clergy Expenses<br>[RES/END]    | -          | -          | -         | -          | 3,448.13   |
|             | John Allen - Education<br>[RES/END]          | -          | -          | -         | -          | 1,801.93   |
|             | L E Modern Poor Widows<br>[RES/END]          | -          | -          | -         | -          | 3,475.18   |
|             | Rev G F Fessey [RES/END]                     | -          | -          | -         | -          | 3,416.93   |
|             | Sarson & Lewis Charities<br>[RES/END]        | -          | -          | -         | -          | 5,008.91   |
|             | St Georges Endowments<br>[RES/END]           | -          | -          | 23,035.19 | 23,035.19  | 22,911.86  |
|             | W Field & A Smallwood<br>Charities [RES/END] | -          | -          | -         | -          | 2,834.51   |
|             | W H Boulton [RES/END]                        | -          | -          | -         | -          | 174.73     |
|             | W Woodfield [RES/END]                        | -          | -          | -         | -          | 1,300.76   |
| Total funds |                                              | 141,806.61 | 439,928.22 | 23,035.19 | 604,770.02 | 503,839.34 |

|                                                       |              | Balance    | Previous   |
|-------------------------------------------------------|--------------|------------|------------|
|                                                       |              |            | balance    |
| <b>Investments</b>                                    |              |            |            |
| <b>6518: Redditch St Stephen's CCLA Income Shares</b> |              |            |            |
| General fund                                          | Unrestricted | 22,246.00  | 23,122.70  |
| St Stephens DPG                                       | Designated   | -47.7      | -          |
|                                                       |              | 22,198.30  | 23,122.70  |
| <b>6520: St David's Batchley CCLA Income Shares</b>   |              |            |            |
| Renewal Project [RES]                                 | Restricted   | 300,000.00 | 300,000.00 |
| St Davids Batchley                                    | Designated   | 13,810.65  | 22,470.28  |
|                                                       |              | 313,810.65 | 322,470.28 |
| <b>6522: Rebecca Walker Vicars expenses</b>           |              |            |            |
| Rebecca Walker Vicars Expenses                        | Designated   | 26,193.99  | 27,284.79  |
|                                                       |              | 26,193.99  | 27,284.79  |
| <b>6524: Aston &amp; Hollyoak Charities 001T</b>      |              |            |            |
| Aston & Holyoak Charities [RES/END]                   | Endowment    | -          | 243.52     |
| Aston & Holyoak Charities [RES/END]                   | Restricted   | 233.41     | -          |
|                                                       |              | 233.41     | 243.52     |
| <b>6526: Aston &amp; Hollyoak Charities 002T</b>      |              |            |            |
| Aston & Holyoak Charities [RES/END]                   | Endowment    | -          | 872.61     |
| Aston & Holyoak Charities [RES/END]                   | Restricted   | 849.28     | -          |
|                                                       |              | 849.28     | 872.61     |
| <b>6528: WH Boulton CCLA</b>                          |              |            |            |
| W H Boulton [RES/END]                                 | Endowment    | -          | 182.64     |
| W H Boulton [RES/END]                                 | Restricted   | 175.06     | -          |
|                                                       |              | 175.06     | 182.64     |
| <b>6530: W Field &amp; A Smallwood Charities 001T</b> |              |            |            |
| W Field & A Smallwood Charities [RES/END]             | Endowment    | -          | 1,968.45   |
| W Field & A Smallwood Charities [RES/END]             | Restricted   | 1,886.76   | -          |
|                                                       |              | 1,886.76   | 1,968.45   |

|                                           |            | Balance  | Previous |
|-------------------------------------------|------------|----------|----------|
|                                           |            |          | balance  |
| Investments                               |            |          |          |
| 6532: W Field & Smallwood Charities 002T  |            |          |          |
| W Field & A Smallwood Charities [RES/END] | Endowment  | -        | 994.37   |
| W Field & A Smallwood Charities [RES/END] | Restricted | 953.1    | -        |
|                                           |            | 953.1    | 994.37   |
| 6534: Rev GF Fessey                       |            |          |          |
| Rev G F Fessey [RES/END]                  | Endowment  | -        | 3,571.62 |
| Rev G F Fessey [RES/END]                  | Restricted | 3,423.39 | -        |
|                                           |            | 3,423.39 | 3,571.62 |
| 6536: Sarson & Lewis 001T                 |            |          |          |
| Sarson & Lewis Charities [RES/END]        | Endowment  | -        | 974.08   |
| Sarson & Lewis Charities [RES/END]        | Restricted | 933.65   | -        |
|                                           |            | 933.65   | 974.08   |
| 6538: Sarson & Lewis 002T                 |            |          |          |
| Sarson & Lewis Charities [RES/END]        | Endowment  | -        | 4,261.59 |
| Sarson & Lewis Charities [RES/END]        | Restricted | 4,084.73 | -        |
|                                           |            | 4,084.73 | 4,261.59 |
| 6540: H Smallwood                         |            |          |          |
| H Smallwood [RES/END]                     | Endowment  | -        | 405.87   |
| H Smallwood [RES/END]                     | Restricted | 389.02   | -        |
|                                           |            | 389.02   | 405.87   |
| 6542: W Woodfield                         |            |          |          |
| W Woodfield [RES/END]                     | Endowment  | -        | 1,359.65 |
| W Woodfield [RES/END]                     | Restricted | 1,303.22 | -        |
|                                           |            | 1,303.22 | 1,359.65 |

|                                                |             | Balance    | Previous   |
|------------------------------------------------|-------------|------------|------------|
|                                                |             |            | balance    |
| Investments                                    |             |            |            |
| 6544: LE Modern Poor Widows                    |             |            |            |
| L E Modern Poor Widows<br>[RES/END]            | Endowment   | -          | 3,632.50   |
| L E Modern Poor Widows<br>[RES/END]            | Restricted  | 3,481.75   | -          |
|                                                |             | 3,481.75   | 3,632.50   |
| 6546: John Allen Charity Education             |             |            |            |
| John Allen - Education<br>[RES/END]            | Endowment   | -          | 1,872.94   |
| John Allen - Education<br>[RES/END]            | Restricted  | 1,810.22   | -          |
|                                                |             | 1,810.22   | 1,872.94   |
| 6548: John Allen Charity Clergy & Churchwarden |             |            |            |
| John Allen - Clergy Expenses<br>[RES/END]      | Endowment   | -          | 3,584.02   |
| John Allen - Clergy Expenses<br>[RES/END]      | Restricted  | 3,464.00   | -          |
|                                                |             | 3,464.00   | 3,584.02   |
| 6552: Ex St George's Investments               |             |            |            |
| St Georges Endowments<br>[RES/END]             | Endowment   | 23,035.19  | 23,213.41  |
|                                                |             | 23,035.19  | 23,213.41  |
|                                                | Investments | 408,225.72 | 420,015.04 |

| Cash At Bank And In Hand                  |              |            |            |
|-------------------------------------------|--------------|------------|------------|
| 6501: CAF Bank CafCash Account            |              |            |            |
| Renewal Project [RES]                     | Restricted   | -36,976.73 | -15,259.74 |
| St Georges Endowments [RES/END]           | Restricted   | 7,616.79   | 7,616.79   |
| General fund                              | Unrestricted | -9,002.86  | -8,399.29  |
| Organ Fund                                | Designated   | 1,391.69   | 1,391.69   |
| St Stephens DPG                           | Designated   | 3,410.79   | 3,410.79   |
| Redditch Church Charities                 | Designated   | 735.46     | 735.46     |
| Roof Repair Fund                          | Designated   | 85,761.33  | 85,761.33  |
| St Davids Batchley                        | Designated   | 346.62     | -          |
| Aston & Holyoak Charities [RES/END]       | Restricted   | 1,419.22   | 252.91     |
| Fenemore Restoration Fund [RES]           | Restricted   | 7,351.88   | 7,351.88   |
| John Allen - Education [RES/END]          | Restricted   | 1,811.91   | -          |
| John Allen - Clergy Expenses [RES/END]    | Restricted   | 3,464.00   | -          |
| H Smallwood [RES/END]                     | Restricted   | 598.33     | 176.02     |
| L E Modern Poor Widows [RES/END]          | Restricted   | 4,969.39   | 813.13     |
| Rebecca Walker Vicars Expenses            | Designated   | 627.76     | 627.76     |
| Rev G F Fessey [RES/END]                  | Restricted   | 4,503.57   | 787.22     |
| Sarson & Lewis Charities [RES/END]        | Restricted   | 6,595.34   | 1,154.02   |
| W H Boulton [RES/END]                     | Restricted   | 230.36     | 40.29      |
| W Field & A Smallwood Charities [RES/END] | Restricted   | 3,688.47   | 599.73     |
| W Woodfield [RES/END]                     | Restricted   | 1,576.43   | 266.32     |
| Agency collection                         | Restricted   | -691.57    | -748.46    |
|                                           |              | 89,428.18  | 86,577.85  |

|                                                    |                          |           |            |
|----------------------------------------------------|--------------------------|-----------|------------|
| <b>6509: Lloyds John Allen Charity</b>             |                          |           |            |
| General fund                                       | Unrestricted             | -21.25    | -          |
| John Allen - Education [RES/END]                   | Restricted               | 716.54    | 664.49     |
| John Allen - Clergy Expenses [RES/END]             | Restricted               | 1,490.89  | 1,415.96   |
|                                                    |                          | 2,186.18  | 2,080.45   |
| <b>6513: L E Modern Poor Widows [CCLA Deposit]</b> |                          |           |            |
| John Allen - Education [RES/END]                   | Restricted               | 1.99      | -          |
| L E Modern Poor Widows [RES/END]                   | Restricted               | 564.33    | 545.65     |
|                                                    |                          | 566.32    | 545.65     |
| <b>6550: Cooperative Bank</b>                      |                          |           |            |
| General fund                                       | Unrestricted             | -3,412.87 | 11,235.35  |
| Agency collection                                  | Restricted               | 3,756.95  | 3,756.95   |
|                                                    |                          | 344.08    | 14,992.30  |
|                                                    | Cash At Bank And In Hand | 92,524.76 | 104,196.25 |

| Debtors                                    |                                            |            |            |
|--------------------------------------------|--------------------------------------------|------------|------------|
| 6599: Sundry Debtors                       |                                            |            |            |
| Renewal Project [RES]                      | Restricted                                 | 104,237.73 | -          |
| St Georges Endowments [RES/END]            | Restricted                                 | 2,055.12   | 1,163.41   |
| General fund                               | Unrestricted                               | -          | 1,323.18   |
| Aston & Holyoak Charities [RES/END]        | Restricted                                 | 75.82      | -          |
| Rev G F Fessey [RES/END]                   | Restricted                                 | 242.6      | -          |
| Sarson & Lewis Charities [RES/END]         | Restricted                                 | 355.61     | -          |
| W H Boulton [RES/END]                      | Restricted                                 | 12.43      | -          |
| W Field & A Smallwood Charities [RES/END]  | Restricted                                 | 201.25     | -          |
| W Woodfield [RES/END]                      | Restricted                                 | 92.36      | -          |
|                                            |                                            | 107,272.92 | 2,486.59   |
|                                            | Debtors                                    | 107,272.92 | 2,486.59   |
| Agency Accounts                            |                                            |            |            |
| 6699: Agency collections                   |                                            |            |            |
| Agency collection                          | Restricted                                 | 3,020.38   | 2,963.49   |
|                                            |                                            | 3,020.38   | 2,963.49   |
|                                            | Agency Accounts                            | 3,020.38   | 2,963.49   |
| Creditors: Amounts Falling Due In One Year |                                            |            |            |
| 6602: Accruals                             |                                            |            |            |
| General fund                               | Unrestricted                               | 233        | 323        |
|                                            |                                            | 233        | 323        |
|                                            | Creditors: Amounts Falling Due In One Year | 233        | 323        |
|                                            | Grand Total                                | 604,770.02 | 523,411.39 |

| Fund Movement summary |                 |            |            |           |           |         |                 |
|-----------------------|-----------------|------------|------------|-----------|-----------|---------|-----------------|
|                       |                 |            |            |           |           |         |                 |
| Fund                  | Fund balances   | Incoming   | Outgoing   | Transfers | Gains and | Journal | Fund balances   |
|                       | brought forward | Resources  | Resources  |           | Losses    | Entries | Carried forward |
| RENEWAL               |                 |            |            |           |           |         |                 |
| Restricted            | 284,287.35      | 200,320.09 | 117,346.44 | -         | -         | -       | 367,261.00      |
|                       |                 |            |            |           |           |         |                 |
| Sub-totals            | 284,287.35      | 200,320.09 | 117,346.44 | -         | -         | -       | 367,261.00      |
| STGEORGES             |                 |            |            |           |           |         |                 |
| Restricted            | 9,671.91        | -          | -          | -         | -         | -       | 9,671.91        |
| Endowment             | 22,911.86       | -          | -          | -         | -         | 123.33  | 23,035.19       |
|                       |                 |            |            |           |           |         |                 |
| Sub-totals            | 32,583.77       | -          | -          | -         | -         | 123.33  | 32,707.10       |
| General               |                 |            |            |           |           |         |                 |
| Unrestricted          | 16,127.49       | 30,774.17  | 37,325.64  | -         | -         | -       | 9,576.02        |
|                       |                 |            |            |           |           |         |                 |
| Sub-totals            | 16,127.49       | 30,774.17  | 37,325.64  | -         | -         | -       | 9,576.02        |
| Organ                 |                 |            |            |           |           |         |                 |
| Designated            | 1,391.69        | -          | -          | -         | -         | -       | 1,391.69        |
|                       |                 |            |            |           |           |         |                 |
| Sub-totals            | 1,391.69        | -          | -          | -         | -         | -       | 1,391.69        |
| DPG                   |                 |            |            |           |           |         |                 |
| Designated            | 3,410.79        | -          | -          | -         | -         | -47.7   | 3,363.09        |
|                       |                 |            |            |           |           |         |                 |
| Sub-totals            | 3,410.79        | -          | -          | -         | -         | -47.7   | 3,363.09        |
| RCC                   |                 |            |            |           |           |         |                 |
| Designated            | 735.46          | -          | -          | -         | -         | -       | 735.46          |

| Fund       | Fund<br>balances   | Incoming  | Outgoing  | Transfers | Gains and | Journal | Fund<br>balances   |
|------------|--------------------|-----------|-----------|-----------|-----------|---------|--------------------|
|            | brought<br>forward | Resources | Resources |           | Losses    | Entries | Carried<br>forward |
| Sub-totals | 735.46             | -         | -         | -         | -         | -       | 735.46             |
| ROOFREP    |                    |           |           |           |           |         |                    |
| Designated | 85,761.33          | -         | -         | -         | -         | -       | 85,761.33          |
|            |                    |           |           |           |           |         |                    |
| Sub-totals | 85,761.33          | -         | -         | -         | -         | -       | 85,761.33          |
| StD-CCLA   |                    |           |           |           |           |         |                    |
| Designated | 14,565.25          | 346.62    | -         | -         | -         | -754.6  | 14,157.27          |
|            |                    |           |           |           |           |         |                    |
| Sub-totals | 14,565.25          | 346.62    | -         | -         | -         | -754.6  | 14,157.27          |
| Ast-Hol    |                    |           |           |           |           |         |                    |
| Restricted | 328.73             | 1,166.31  | -         | 1,067.79  | -         | 14.9    | 2,577.73           |
| Endowment  | 1,067.79           | -         | -         | -1,067.79 | -         | -       | -                  |
|            |                    |           |           |           |           |         |                    |
| Sub-totals | 1,396.52           | 1,166.31  | -         | -         | -         | 14.9    | 2,577.73           |
| FenRest    |                    |           |           |           |           |         |                    |
| Restricted | 7,351.88           | -         | -         | -         | -         | -       | 7,351.88           |
|            |                    |           |           |           |           |         |                    |
| Sub-totals | 7,351.88           | -         | -         | -         | -         | -       | 7,351.88           |
| JA-Educn   |                    |           |           |           |           |         |                    |
| Restricted | 690.25             | 1,840.19  | -         | 1,801.93  | -         | 8.29    | 4,340.66           |
| Endowment  | 1,801.93           | -         | -         | -1,801.93 | -         | -       | -                  |

| Fund       | Fund<br>balances   | Incoming  | Outgoing  | Transfers | Gains and | Journal | Fund<br>balances   |
|------------|--------------------|-----------|-----------|-----------|-----------|---------|--------------------|
|            | brought<br>forward | Resources | Resources |           | Losses    | Entries | Carried<br>forward |
|            |                    |           |           |           |           |         |                    |
| Sub-totals | 2,492.18           | 1,840.19  | -         | -         | -         | 8.29    | 4,340.66           |
| JA-Clergy  |                    |           |           |           |           |         |                    |
| Restricted | 1,440.60           | 3,514.29  | -         | 3,448.13  | -         | 15.87   | 8,418.89           |
| Endowment  | 3,448.13           | -         | -         | -3,448.13 | -         | -       | -                  |
|            |                    |           |           |           |           |         |                    |
| Sub-totals | 4,888.73           | 3,514.29  | -         | -         | -         | 15.87   | 8,418.89           |
| HSmall     |                    |           |           |           |           |         |                    |
| Restricted | 176.02             | 422.31    | -         | 388.29    | -         | 0.73    | 987.35             |
| Endowment  | 388.29             | -         | -         | -388.29   | -         | -       | -                  |
|            |                    |           |           |           |           |         |                    |
| Sub-totals | 564.31             | 422.31    | -         | -         | -         | 0.73    | 987.35             |
| LEMod      |                    |           |           |           |           |         |                    |
| Restricted | 1,396.70           | 4,137.02  | -         | 3,475.18  | -         | 6.57    | 9,015.47           |
| Endowment  | 3,475.18           | -         | -         | -3,475.18 | -         | -       | -                  |
|            |                    |           |           |           |           |         |                    |
| Sub-totals | 4,871.88           | 4,137.02  | -         | -         | -         | 6.57    | 9,015.47           |
| RebWalk    |                    |           |           |           |           |         |                    |
| Designated | 26,878.04          | -         | -         | -         | -         | -56.29  | 26,821.75          |
|            |                    |           |           |           |           |         |                    |
| Sub-totals | 26,878.04          | -         | -         | -         | -         | -56.29  | 26,821.75          |
| Rev-GFF    |                    |           |           |           |           |         |                    |
| Restricted | 1,029.82           | 3,716.35  | -         | 3,416.93  | -         | 6.46    | 8,169.56           |
| Endowment  | 3,416.93           | -         | -         | -3,416.93 | -         | -       | -                  |

| Fund       | Fund<br>balances   | Incoming   | Outgoing   | Transfers | Gains and | Journal | Fund<br>balances   |
|------------|--------------------|------------|------------|-----------|-----------|---------|--------------------|
|            | brought<br>forward | Resources  | Resources  |           | Losses    | Entries | Carried<br>forward |
| Sub-totals | 4,446.75           | 3,716.35   | -          | -         | -         | 6.46    | 8,169.56           |
| Sars-Lew   |                    |            |            |           |           |         |                    |
| Restricted | 1,509.63           | 5,441.32   | -          | 5,008.91  | -         | 9.47    | 11,969.33          |
| Endowment  | 5,008.91           | -          | -          | -5,008.91 | -         | -       | -                  |
|            |                    |            |            |           |           |         |                    |
| Sub-totals | 6,518.54           | 5,441.32   | -          | -         | -         | 9.47    | 11,969.33          |
| WHBoult    |                    |            |            |           |           |         |                    |
| Restricted | 52.72              | 190.07     | -          | 174.73    | -         | 0.33    | 417.85             |
| Endowment  | 174.73             | -          | -          | -174.73   | -         | -       | -                  |
|            |                    |            |            |           |           |         |                    |
| Sub-totals | 227.45             | 190.07     | -          | -         | -         | 0.33    | 417.85             |
| WF-AS      |                    |            |            |           |           |         |                    |
| Restricted | 800.98             | 3,088.74   | -          | 2,834.51  | -         | 5.35    | 6,729.58           |
| Endowment  | 2,834.51           | -          | -          | -2,834.51 | -         | -       | -                  |
|            |                    |            |            |           |           |         |                    |
| Sub-totals | 3,635.49           | 3,088.74   | -          | -         | -         | 5.35    | 6,729.58           |
| WWood      |                    |            |            |           |           |         |                    |
| Restricted | 358.68             | 1,310.11   | -          | 1,300.76  | -         | 2.46    | 2,972.01           |
| Endowment  | 1,300.76           | -          | -          | -1,300.76 | -         | -       | -                  |
|            |                    |            |            |           |           |         |                    |
| Sub-totals | 1,659.44           | 1,310.11   | -          | -         | -         | 2.46    | 2,972.01           |
|            |                    |            |            |           |           |         |                    |
| Totals     | 503,794.34         | 256,267.59 | 154,672.08 | -         | -         | -664.83 | 604,725.02         |